

THE ONYX

portfolio range



INCOME | INCOME+ | GROWTH

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ONE INVESTMENT ENGINE

Three distinct outcomes

The Onyx Portfolio Range is built on a single, established alternative investment engine, structured to support different investor objectives across income and growth requirements.

All portfolios are underpinned by:

- Actively managed private equity and private debt
- Diversified operating businesses
- A disciplined, outcome-focused investment approach

What differs is how returns are delivered, not the underlying investment philosophy.

THE ONYX RANGE AT A GLANCE

PORTFOLIO	OBJECTIVE	INCOME	TARGETED RETURN*
Onyx Income	Stable monthly income with capital growth	Monthly	12.80% p.a.
Onyx Income+	Enhanced monthly income	Monthly	14.20% p.a.
Onyx Growth	Capital growth over the full term	At Maturity	14.50% p.a.

**Targeted returns are not guaranteed and are reviewed annually.*

THE ONYX ADVANTAGE

One investment philosophy. Three portfolio outcomes.

- Income with growth
- Enhanced income
- Growth

All delivered through a single, proven alternative investment engine.

IMPORTANT INFORMATION

- Returns are targeted, not guaranteed
- Past performance is not indicative of future performance
- Investments are illiquid for the full term
- This brochure does not constitute financial advice
- Full details are available in the relevant Key Information Documents (KIDs)

ADVISOR-ALIGNED FEE STRUCTURE

Everest Wealth portfolios are structured to support transparent and flexible advisor remuneration. Portfolio arrangement fees are facilitated by Everest Wealth over the investment term, ensuring that investor capital is not reduced upfront while allowing advisors to structure advice fees appropriately and compliantly.

STABLE MONTHLY

income with capital growth



Designed for investors seeking predictable monthly income with reduced exposure to market volatility.

HOW THE PORTFOLIO IS STRUCTURED

Investor capital is allocated to unlisted preference shares (Class A) issued by the Portfolio Holdings Company.

Funds are deployed across a diversified range of private operating companies, unlisted companies, exposure to privately held companies, private equity and private debt assets, generating returns from underlying operational cash flows, rather than market pricing movements.

Returns are derived from private operating assets and are not linked to daily market valuations



SUITABLE FOR INVESTORS WHO

- Require regular monthly income
- Prefer stability over volatility
- Are tax-conscious
- Can commit capital for a fixed term

WHY ADVISORS USE ONYX INCOME

- Predictable income
- Reduced market volatility
- Improved after-tax outcomes
- Ideal income foundation for retirement planning

KEY FEATURES

Investment Term	5 years
Minimum Investment	R100 000
Targeted Gross Return	12.80% p.a.*
Income	Monthly dividends
Special Dividend	Targeted 10% at maturity
Tax Treatment	Dividends taxed at 20% (Individual) Dividends taxed at 0% (Business)
Liquidity	Illiquid for term
Risk Profile	Medium-to-Higher

CASE STUDY – INCOME IN PRACTICE

based on 12.80%

Investor Profile

Pre-retirement and retired
R1 000 000 | 31% tax bracket (variable)

Interest-Based Income

Net return after tax: ±8.83%

Onyx Income Portfolio

Net return after tax: ±10.24%

- Tax fixed at 20%
- Excluding targeted Special Dividend of 10% at maturity

Result

Higher net income with greater stability and no daily market exposure volatility.

*'Targeted dividend' refers to the dividend the investment manager aims to achieve and is not guaranteed



ENHANCED

monthly income using the same proven assets

The benefit lies in tax efficiency, not headline yield.

BUILT ON THE SAME FOUNDATION

The Onyx Income+ Portfolio is derived from the same underlying asset base and history as Onyx Income.

The difference lies in:

- Distribution structure
- Yield targeting
- Investor outcome

The funds continue to follow its established investment mandate.



KEY FEATURES

Investment Term	5 years
Minimum Investment	R100 000
Targeted Gross Return	14.20% p.a.*
Income	Monthly dividends
Tax Treatment	Dividends taxed at 20% (Individual) Dividends taxed at 0% (Business)
Liquidity	Illiquid for term
Risk Profile	Medium-to-Higher

CASE STUDY - TAX-EFFICIENT INCOME

based on 14.20%

Investor Profile

Pre-retirement and retired
R1 000 000 | 31% tax bracket (variable)

Interest-Based Income

Net return after tax: ±9.80%

Onyx Income+ Portfolio

Net return after tax: ±11.36%

- Tax fixed at 20%

Result

Significantly improved net income through dividend-based returns.

**Targeted dividend' refers to the dividend the investment manager aims to achieve and is not guaranteed

FEE FLEXIBILITY FOR ADVICE-LED PLANNING

The Onyx Income+ Portfolio is specifically designed to support advice-led income planning. In addition to the portfolio's arrangement fee, advisors may charge direct fees for ongoing advice, income structuring, tax efficiency planning, and long-term client servicing, subject to agreement with the investor.

This flexibility allows advisors to:

- Structure remuneration in line with the complexity of advice
- Support pre-retirement and retirement income strategies
- Deliver ongoing reviews without compromising portfolio integrity
- Maintain transparent, client-agreed fee arrangements

Any direct advisor fees are separate from the portfolio's underlying investment structure and may impact the investor's net return.

DESIGNED FOR INCOME-FOCUSED INVESTORS

- Require higher monthly income
- Are in higher tax brackets
- Prefer dividend-based income
- Understand illiquidity risk

WHY ADVISORS USE ONYX INCOME+

- Higher tax-adjusted income
- Stable monthly cash flow
- Diversification away from interest-rate risk
- Ideal for pre-retirement income planning

LONG-TERM CAPITAL

Growth without income distributions



Designed for investors focused on long-term capital accumulation rather than immediate income.

GROWTH WITHOUT MARKET NOISE

The Onyx Growth Portfolio utilises the same private equity investment engine as the income portfolios but is structured to accumulate returns over the full term, with distributions paid at maturity.

KEY FEATURES

Investment Term	5 years
Minimum Investment	R100 000
Targeted Gross Return	14.50% p.a.*
Income	Paid at Maturity
Tax Treatment	Dividends taxed at 20% (Individual) Dividends taxed at 0% (Business)
Liquidity	Illiquid for term
Risk Profile	Medium-to-Higher

CASE STUDY - ACCUMULATION STRATEGY

Investor Profile

Age 45 | Trust | R1 000 000

Traditional Balanced Fund

Volatile performance and market drawdowns

Onyx Growth Portfolio

Targeted, stable accumulation based on private company exposure.

Result:

Anticipated long-term growth without daily market exposure volatility.

Targeted dividend refers to the dividend the investment manager aims to achieve and is not guaranteed



GROWTH-FOCUSED INVESTORS

- No immediate income requirements
- Long-term investment horizon
- Comfortable with private company exposure
- Suitable for trusts and companies

WHY ADVISORS USE ONYX GROWTH

- Consistent growth objective
- No interim volatility
- Clean accumulation strategy
- Ideal complement to listed growth assets

CASE STUDY DISCLOSURE

The case study presented is hypothetical and is provided for illustrative purposes only. It does not represent the actual experience of any specific investor and is not a guarantee of future performance, returns or outcomes. Past performance and projected results are not indicative of future performance. Individual investment outcomes will vary depending on personal circumstances, investment objectives, tax position, and prevailing market conditions at the time of investment.

The comparison reflected herein is not intended to disparage any financial product, provider or investment strategy. Any reference to a traditional or alternative investment approach is for contextual illustration only. Prospective investors are advised to seek independent financial, legal and/or tax advice before making any investment decision. All investments carry inherent risk, including the risk of capital loss. This case study does not constitute a solicitation, proposal or investment recommendation.



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